

MEDIQUS Asset Advisors, Inc.
Form CRS Customer Relationship Summary, May 18, 2023

Introduction

MEDIQUS Asset Advisors, Inc. (MEDIQUS) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Some of our employees are also registered representatives of Ausdal Financial Partners, Inc. a broker dealer firm. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/CRS> which also provides educational materials about broker dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including accounts for retirement plan assets, educational accounts, or taxable brokerage accounts. These services include the provision of continuous advice to you or investing your account based on your circumstances. These services are provided on a discretionary basis and we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. These accounts are monitored at least quarterly and compared to benchmarks appropriate for your account. For our advisory services we have a minimum annual fee of \$5,000, however, the minimum fee can be waived.

We also offer brokerage services, which are provided on a non-discretionary basis. For these accounts, the retail investor makes the ultimate decision regarding the purchase and/or sale of investments. We do not make available or offer advice regarding proprietary or limited investment offerings.

We also provide financial planning services to help clients understand their goals for retirement, education funding, risk management and estate planning. We provide life and disability insurance services upon request. For additional information, please see [Form ADV Part 2A brochure, pages 4 & 5](#).

Conversation Starter. We encourage you to ask your financial professional:

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments to recommend to me?***
- ***What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

What fees will I pay?

Fees for our investment advisory services are assessed quarterly, in arrears, and are disclosed in our [Form ADV Part 2A, page 6](#). Fees are calculated as a percentage of assets under management and fee rates decrease as total assets in your account increase. If you do not use our investment advisory services, we charge fees for financial planning services. These fees are disclosed to you and are billed after your acceptance of our work.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples include transaction costs charged by the custodian firm when buying or selling certain mutual funds in your account. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us. We do not receive any portion of these fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Brokerage services are not provided on a fee basis. Rather, commissions are paid by you for transactions in such accounts. Brokerage services are separate and distinct from our investment advisory services. You will not pay a fee for investment advisory services and a commission for transactions in your account.

Insurance products are not provided on a fee basis. Rather, a commission is paid to our representative or our firm if you purchase an insurance product from us.

For additional information, please see our [Form ADV Part 2A, pages 6 & 7](#).

Conversation Starter. We encourage you to ask your financial professional:

- ***Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?***

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. As we mentioned previously, here are some examples to help you understand what this means.

- The more assets held in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account. This creates a conflict of interest and is described in more detail in our [Form ADV Part 2A, page 8](#).
- Our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.
- When providing insurance services, or brokerage services as an alternative to our investment advisory services we have an incentive to encourage you to purchase an insurance product or to have transactions in your brokerage services account.

Conversation Starter. We encourage you to ask your financial professional:

- ***How might your conflicts of interest affect me, and how will you address them?***

For additional information, please see our [Form ADV Part 2A, pages 6 & 7](#).

How do your financial professionals make money?

Our financial professionals are compensated with methods to encourage the best experience for you. We pay a salary based on experience, education and responsibilities. Bonus payments are made based on mutually agreed upon criteria between the individual and our CEO. Bonuses are based on items such as the amount of revenue produced by clients they service, the complexity of the client's needs, the development of more efficient internal processes, among other factors. In addition, they receive income from commissions from brokerage services or insurance product sales.

Do you or your financial professionals have any legal or disciplinary history?

No. Neither our firm nor our financial professionals have any legal or disciplinary history. Visit <http://investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:

- ***As a financial professional, do you have any disciplinary history? For what type of conduct?***

Additional Information

If you would like additional, up-to-date information or a copy of this relationship summary or our [Form ADV, Part 2A Brochure](#), please call us at 800-883-8555.

Conversation Starter. We encourage you to ask your financial professional:

- ***Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?***
- ***Who can I talk to if I have concerns about how this person is treating me?***